

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: KIRK, JOHN MICHAEL

§ Case No. 09-24097

KIRK, MICHAEL

§
§
§

Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOHN E. GIERUM, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Bankruptcy Court
Dirksen Federal Courthouse
219 S Dearborn Street, 7th Floor
Chicago, Il 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

A hearing on the fee applications and any objections to the Final Report will be held at 1:30 pm on August 22, 2014 in Courtroom A, Lake County Courthouse,
North Branch Court
1792 Nicole Lane
Round Lake Beach, Il 60073.

Date Mailed: 07/16/2014 By: /s/JOHN E. GIERUM
Trustee

JOHN E. GIERUM
SUITE 1015
9700 WEST HIGGINS ROAD
ROSEMONT, IL 60018
(847) 318-9130

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: KIRK, JOHN MICHAEL § Case No. 09-24097
§
KIRK, MICHAEL §
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 25,001.33
and approved disbursements of \$ 11,362.10
leaving a balance on hand of ¹ \$ 13,639.23

Balance on hand: \$ 13,639.23

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					
				Total to be paid to secured creditors:	\$ 0.00
				Remaining balance:	\$ 13,639.23

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOHN E. GIERUM	3,250.13	0.00	3,250.13
Accountant for Trustee, Fees - Lois West, Popowcer Katter Ltd.	931.00	0.00	931.00
			Total to be paid for chapter 7 administration expenses:
			\$ 4,181.13
			Remaining balance:
			\$ 9,458.10

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 9,458.10

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$5,546.88 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
4P	Illinois Department of Revenue	1,270.34	0.00	1,270.34
13P	Department of the Treasury	4,276.54	0.00	4,276.54

Total to be paid for priority claims: \$ 5,546.88
Remaining balance: \$ 3,911.22

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 238,459.96 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	12,175.35	0.00	199.70
2	Seyfarth Shaw, LLP	84,428.63	0.00	1,384.80
3	American Express Centurion Bank	23,508.96	0.00	385.59
4U	Illinois Department of Revenue	482.32	0.00	7.91
5	Us Dept Of Education	25,463.41	0.00	417.65
6	Us Dept Of Education	14,941.18	0.00	245.07
7	Us Dept Of Education	10,247.58	0.00	168.08
8	PYOD LLC its successors and assigns as assignee of	12,885.74	0.00	211.35
9	PYOD LLC its successors and assigns as	19,204.92	0.00	315.00

assignee of

Certificate of Notice

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10	Midland Funding LLC	3,676.96	0.00	60.31
11	Fia Card Services, NA/Bank of America	28,415.89	0.00	466.08
13U	Department of the Treasury	3,029.02	0.00	49.68

Total to be paid for timely general unsecured claims: \$ 3,911.22

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
	None			

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
	None			

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JOHN E. GIERUM
Trustee

JOHN E. GIERUM
SUITE 1015
9700 WEST HIGGINS ROAD
ROSEMONT, IL 60018
(847) 318-9130

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

In re:
John Michael Kirk
Debtor

Case No. 09-24097-ABG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: gbeemster
Form ID: pdf006

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Total Noticed: 39

Date Rcvd: Jul 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2014.

db +John Michael Kirk, 1390 W. Everett Road, Lake Forest, IL 60045-2610
14119617 +Alvarado Pathology Associates, PO Box 15038, San Diego, CA 92175-5038
14119618 +American Express, P.O. Box 0001, Los Angeles, CA 90096-8000
14877621 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
14119619 +Bank Of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
14119620 +Base, Inc., PO Box 1372, Skokie, IL 60076-8372
14119621 +Bella Maria Rappaport, 900 North Shore Drive, Suite 151, Lake Bluff, IL 60044-2225
14119622 +Bertucci & Bertucci, P.C., 1401 N. Western Ave., Suite 101, Lake Forest, IL 60045-1272
14119623 +CBCS, PO Box 2334, Columbus, OH 43216-2334
14119624 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241
14119625 +Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
14215655 CitiMortgage, Inc, 1000 Technology Drive, O Fallon, Missouri 63368-2240
14119627 First American Bank, 4949 Old Orchard, Skokie, IL 60077
14119629 +ICS, PO Box 1010, Tinley Park, IL 60477-9110
14119630 ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338, CHICAGO IL 60664-0338
(address filed with court: Illinois Department of Revenue, Willard Ice Building,
101 West Jefferson Street, Springfield, IL 62702)
14926404 Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338
14119635 +Lake Forest Hospital, 660 N. Westmoreland Road, Lake Forest, IL 60045-1696
14119637 +Medical Business Bureau, Inc., 1175 Devin Drive, Suite 173, Muskegon, MI 49441-6079
19931742 Midland Funding LLC, By its authorized agent Recoser, LLC, 25 SE 2nd Ave, Suite 1120,
Miami, FL 33131-1605
14119638 +Mulit-Maintenance Cleaning and Rest, 33295 N. Lake Shore Drive, Grayslake, IL 60030-1701
14119639 +North Shore Cardiologists, 2151 Waukegan, Suite 100, Bannockburn, IL 60015-1885
14119640 +Peoples Gas, C/O Bankruptcy Department, 130 E. Randolph Drive, Chicago, IL 60601-6302
14119641 +R. Tracy Durrett, DDS, 1400 N. Western Ave., Lake Forest, IL 60045-5405
14119642 +Seyearth Shaw, LLP, 131 S. Dearborn, Suite 2400, Chicago, IL 60603-5863
14119643 +The Mosiac Financial Group, LLC, 330 N. Wabash, Suite 1650, Chicago, IL 60611-7769
14119644 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
14119645 +United Collection Bureau, 4100 Horizons Drive, Suite 101, Columbus, OH 43220-5283
14119646 +US Dept Of Education, Direct Loan Servicing Center, Po Box 5609, Greenville, TX 75403-5609
14119647 +Van Ru Credit Corporation, PO Box 1018, Park Ridge, IL 60068-7018
14119648 +Y.V. Yong M.D., Inc., 1675 Morena Blvd., #202, San Diego, CA 92110-3703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14828155 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 18 2014 01:19:16 DISCOVER BANK,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
14119626 +E-mail/PDF: mrdiscen@discoverfinancial.com Jul 18 2014 01:19:16 Discover Fin,
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
15160026 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 18 2014 01:22:01
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
Oklahoma City, OK 73124-8809
15069774 +E-mail/PDF: rmscidi@recoverycorp.com Jul 18 2014 01:21:51 GE Money Bank dba EMPIRE/GEMB,
Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
14119628 +E-mail/PDF: gecscidi@recoverycorp.com Jul 18 2014 01:21:44 GEMB / HH Gregg,
Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106
14119632 E-mail/Text: cio.bncmail@irs.gov Jul 18 2014 01:12:31 Department of the Treasury,
Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
14119631 E-mail/Text: cio.bncmail@irs.gov Jul 18 2014 01:12:31 IRS, PO Box 21126,
Philadelphia, PA 19114
14981311 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 18 2014 01:18:22
PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
19931743 E-mail/PDF: rmscidi@recoverycorp.com Jul 18 2014 01:18:33
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Phillip A. Martin, Fultz Maddox hovious & Dickens,
14119616 Abn Amro Mortgage Grou, C/O Codilis & Associates
14119633 ##+Janet Kirk, 210 E. Witchwood Lane, Lake Bluff, IL 60044-2745
14119634 ##+John D. Colbert & Associates, 4000 N. Lincoln Ave., Suite 201, Chicago, IL 60618-3010
14119636 ##+Lake Forest Medical Associates, 800 Westmoreland Road, Suite 100,
Lake Forest, IL 60045-1671

TOTALS: 2, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.R.2002(g)(4).

District/off: 0752-1

User: gbeemster
Form ID: pdf006

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Total Noticed: 39

Date Rcvd: Jul 17, 2014

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2014 at the address(es) listed below:

Andrew G Youra on behalf of Debtor John Michael Kirk ayoura@gmail.com, bdochse17@gmail.com
John E Gierum on behalf of Trustee John E Gierum jgierum@7trustee.net, IL25@ecfcbis.com
John E Gierum jgierum@7trustee.net, IL25@ecfcbis.com
John E Gierum on behalf of Accountant Lois West jgierum@7trustee.net, IL25@ecfcbis.com
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov
Steven R Rappin on behalf of Creditor CitiMortgage, Inc. dolswang@hrolaw.com, rarredondo@hrolaw.com

TOTAL: 6